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(Original Signature of Member)

115TH CONGRESS
2D SESSION

H. R. _____

To extend the National Flood Insurance Program, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

M. _____ introduced the following bill; which was referred to the
Committee on _____

A BILL

To extend the National Flood Insurance Program, and for
other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “National Flood Insur-
5 ance Program Competition and Extension Act of 2018”.

6 **SEC. 2. REAUTHORIZATION OF NATIONAL FLOOD INSUR-**
7 **ANCE PROGRAM.**

8 (a) FINANCING.—Section 1309(a) of the National
9 Flood Insurance Act of 1968 (42 U.S.C. 4016(a)) is

1 amended by striking “December 7, 2018” and inserting
2 “May 31, 2019”.

3 (b) PROGRAM EXPIRATION.—Section 1319 of the Na-
4 tional Flood Insurance Act of 1968 (42 U.S.C. 4026) is
5 amended by striking “December 7, 2018” and inserting
6 “May 31, 2019”.

7 (c) RETROACTIVE EFFECTIVE DATE.—If this Act is
8 enacted after December 21, 2018, the amendments made
9 by subsections (a) and (b) shall take effect as if enacted
10 on December 21, 2018.

11 **SEC. 3. ELIMINATION OF NON-COMPETE REQUIREMENT.**

12 Section 1345 of the National Flood Insurance Act of
13 1968 (42 U.S.C. 4081) is amended by adding at the end
14 the following new subsection:

15 “(f) AUTHORITY TO PROVIDE OTHER FLOOD COV-
16 ERAGE.—

17 “(1) IN GENERAL.—The Administrator may
18 not, as a condition of participating in the Write
19 Your Own Program (as such term is defined in sec-
20 tion 100202(a) of the Biggert-Waters Flood Insur-
21 ance Reform Act of 2012 (42 U.S.C. 4004(a))) or
22 in otherwise participating in the utilization by the
23 Administrator of the facilities and services of insur-
24 ance companies, insurers, insurance agents and bro-
25 kers, and insurance adjustment organizations pursu-

1 ant to the authority in this section, nor as a condi-
2 tion of eligibility to engage in any other activities
3 under the National Flood Insurance Program under
4 this title, restrict any such company, insurer, agent,
5 broker, or organization from offering and selling pri-
6 vate flood insurance (as such term is defined in sec-
7 tion 102(b) of the Flood Disaster Protection Act of
8 1973 (42 U.S.C. 4012a(b)).

9 “(2) FINANCIAL ASSISTANCE; SUBSIDY AR-
10 RANGEMENT.—After the date of the enactment of
11 this subsection—

12 “(A) the Administrator may not include in
13 any agreement entered into with any insurer for
14 participation in the Write Your Own Program
15 any provision establishing a condition prohib-
16 ited by paragraph (1), including the provisions
17 of Article XIII of the Federal Emergency Man-
18 agement Agency, Federal Insurance Adminis-
19 tration, Financial Assistance/Subsidy Arrange-
20 ment, as adopted pursuant to section 62.23(a)
21 of title 44 of the Code of Federal Regulations;
22 and

23 “(B) any such provision in any such agree-
24 ment entered into before such date of enact-
25 ment shall not have any force or effect, and the

1 Administrator may not take any action to en-
2 force such provision.”.